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ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF SEPTEMBER,

1852.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WHITE & POTTER, PRINTERS TO THE STATE.

1852.

The official circular, requiring Returns from the Banks, was issued by the Governor on the sixth day of October, and had reference to their condition on the first Saturday of September, 1852.

And the returns were duly received.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANKS.					
Capital Stock paid in,	500,000 00	500,000 00	250,000 00	900,000 00	250,000 00
Bills in circulation of five dollars and upwards,	257,825 00	195,835 00	197,467 00	208,748 00	168,055 00
Bills in circulation less than five dollars,	49,283 00	25,881 00	61,483 00	43,188,00	49,236 00
Net profits on hand,	107,773 15	57,331 11	16,474 98	120,233 13	40,334 90
Balances due to other Banks,	67,684 10	118,805 12	– –	86,386 82	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	295,517 77	241,300 67	211,777 69	506,382 00	256,036 68
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	1,278,083 02	1,139,152 90	737,202 67	1,864,937 95	763,662 58
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	44,202 01	24,893 53	12,438 88	86,909 28	16,548 71
Real Estate,	20,000 00	– –	– –	50,000 00	– –

Bills of other Banks incorporated in this State, ...	105,445 00	36,903 00	50,799 27	132,526 00	42,886 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	109,674 37	60,472 42	176,975 63	34,775 27	207,964 34
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	998,761 64	1,016,883 95	496,988 89	1,560,727 40	496,263 53
Total amount of the Resources of the Banks,	1,278,083 02	1,139,152 90	737,202 67	1,864,937 95	763,662 58
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 20,000 00 April, 1852, 4 per cent. 20,000 00	Oct., 1851, 3 per cent. 15,000 00 April, 1852, 3 1-2 per cent. 17,500 00	April, 1852, 3 per cent. 7,500 00	Oct., 1851, 4 per cent. 36,000 00 April, 1852, 4 per cent. 36,000 00	Oct., 1851, 4 1-2 per cent. 11,250 00 April, 1852, 4 1-2 per cent. 11,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	72,974 84	33,827 22	2,097 84	68,122 53	26,138 26
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,200 00	10,450 00	20,340 00	8,700 00	5,400 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,682 18	– –	– –	– –	– –

	BOSTON—Continued.				
	City.	Cochituate.	Columbian.	Bank of Commerce.	Eagle.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	1,000,000 00	250,000 00	500,000 00	1,500,000 00	500,000 00
Bills in circulation of five dollars and upwards, ...	188,770 00	199,328 00	83,110 00	556,960 00	139,465 00
Bills in circulation less than five dollars, .	40,947 00	– –	18,380 00	62,800 00	21,083 00
Net profits on hand, ...	129,500 76	21,444 00	36,548 26	119,204 94	65,781 57
Balances due to other Banks, ...	26,514 52	– –	– –	1,034,907 82	45,256 75
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	356,906 80	59,287 85	207,004 07	930,574 05	362,998 25
Cash deposited bearing interest, ...	11,197 85	– –	– –	5,564 60	– –
Total amount due from the Banks, . . .	1,753,836 93	530,059 85	845,042 33	4,210,011 41	1,134,584 57
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	63,958 94	4,725 27	24,859 57	519,028 67	52,306 94
Real Estate, ...	30,000 00	– –	– –	15,405 93	–

Bills of other Banks incorporated in this State, ...	28,771 00	5,822 00	52,684 00	556,096 00	111,342 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	32,451 92	37,039 56	16,015 77	165,721 94	22,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,598,655 07	482,473 02	751,482 99	2,953,758 87	948,935 63
Total amount of the Resources of the Banks,	1,753,836 93	530,059 85	845,042 33	4,210,011 41	1,134,584 57
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 1-2 per cent. 35,000 00 April, 1852, 3 1-2 per cent. 35,000 00	Oct., 1851, 4 per cent. on 150,000 00 6,000, 00 April, 1852, 4 per cent. on 150,000 00 6,000 00	Oct., 1851, 3 1-2 per cent. 17,500 00 April, 1852, 3 1-2 per cent. 17,500 00	Oct., 1851, 4 per cent. 60,000 00 April, 1852, 4 per cent. 60,000 00	Oct., 1851, 3 1-2 per cent. 17,500 00 April, 1852, 3 1-2 per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	77,006 60	11,226 80	24,593 07	25,000 00	46,740 12
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	7,788 83	– –	10,800 00	350 00
Amount of debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANKS.					
Capital Stock paid in,	1,000,000 00	500,000 00	300,000 00	1,000,000 00	750,000 00
Bills in circulation of five dollars and upwards,	366,245 00	237,797 00	168,190 00	138,098 00	236,125 00
Bills in circulation less than five dollars,	59,337 00	66,459 00	41,447 00	30,258 00	28,399 00
Net profits on hand,	123,573 54	32,443 23	52,819 14	172,073 07	77,937 75
Balances due to other Banks,	495,269 45	39,000 00	– –	409,895 93	183,898 39
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	389,903 24	279,287 09	157,215 72	326,013 02	421,059 37
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	2,434,328 23	1,154,986 32	719,671 86	2,076,338 02	1,697,419 51
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	160,471 81	38,515 74	27,271 26	111,562 50	40,507,08
Real Estate,	– –	– –	– –	55,000 00	– –

Bills of other Banks incorporated in this State, ...	180,731 91	86,109 43	15,978 00	86,861 00	131,285 00
Bills of other Banks incorporated elsewhere,	– –	– –	375 00	– –	– –
Balances due from other Banks, . . .	93,318 10	30,363 47	76,555 27	54,153 28	28,315 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,999,806 41	999,997 68	599,492 33	1,768,761 24	1,497,311 71
Total amount of the Resources of the Banks,	2,434,328 23	1,154,986 32	719,671 86	2,076,338 02	1,697,419 51
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	April, 1852, 3 per cent. 15,000 00	Oct., 1851, 4 1-2 per cent. 13,500 00 April, 1852, 4 1-2 per cent. 13,500 00	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	Oct., 1851, 3 1-2 per cent. on 500,000 00 17,500 00 1 3-4 per cent. on 150,000 00 2,625 00 April, 1852, 4 per cent. on 650,000 00 26,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	51,595 67	– –	32,000 00	124,704 53	29,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,100 00	8,150 00	90 00	22,050 00	1,850 00
Amount of debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	BOSTON—Continued.				
	Grocers'.	Hamilton.	Market.	Massachusetts.	Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	300,000 00	500,000 00	560,000 00	800,000 00	150,000 00
Bills in circulation of five dollars and upwards, ...	245,575 00	239,225 00	147,115 00	151,077 00	123,785 00
Bills in circulation less than five dollars, .	29,550 00	37,272 00	26,351 00	21,544 00	36,156 00
Net profits on hand, ...	31,177 66	98,670 05	124,398 64	76,467 64	27,356 13
Balances due to other Banks, . . .	245,035 66	23,407 59	140,109 32	10,471 77	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	133,434 82	252,883 75	310,728 57	297,368 57	93,538 50
Cash deposited bearing interest, . . .	– –	8,000 00	– –	– –	– –
Total amount due from the Banks, . .	984,773 14	1,159,458 39	1,308,702 53	1,356,928 98	430,835 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	45,318 46	40,955 49	51,753 34	57,464 14	10,616 31
Real Estate, ...	– –	– –	– –	75,812 24	16,500 00

Bills of other Banks incorporated in this State, ...	261,934 00	107,025 00	126,465 00	37,806 00	1,443 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	379 00
Balances due from other Banks, . . .	84,724 38	52,141 05	41,800 31	107,688 06	104,614 87
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	592,796 30	959,336 85	1,088,683 88	1,078,158 54	297,282 45
Total amount of the Resources of the Banks,	984,773 14	1,159,458 39	1,308,702 53	1,356,928 98	430,835 63
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 12,000 00 April, 1852, 4 per cent. 12,000 00	Oct., 1851, 4 per cent. 20,000 00 April, 1852, 4 per cent. 20,000 00	Oct., 1851, 5 per cent. 28,000 00 April, 1852, 5 per cent. 28,000 00	Oct., 1851, 3 per cent. 24,000 00 April, 1852, 3 per cent. 24,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,438 49	68,500 00	87,748 77	38,343 87	17,736 20
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	2,493 04	– –	– –	6,013 75
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	766 50	– –	– –

	BOSTON—Continued.				
	Merchant's.	New England.	North.	North America.	Shawmut.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$3,000,000 00	$1,000,000 00	$750,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	772,690 00	130,240 00	168,035 00	233,720 00	155,660 00
Bills in circulation less than five dollars, .	458 00	27,642 00	41,940 00	50,599 00	21,883 00
Net profits on hand, ...	452,950 46	116,053 06	84,703 97	36,403 60	91,264 54
Balances due to other Banks, ...	838,156 66	279,457 98	63,280 71	64,862 30	221,350 06
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	1,090,093 40	115,555 96	288,947 63	304,456 03	266,401 10
Cash deposited bearing interest, ...	– –	145,156 70	– –	– –	– –
Total amount due from the Banks, . .	6,154,348 52	1,814,105 70	1,396,907 31	1,190,040 93	1,256,558 70
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	383,477 95	63,202 69	21,317 17	34,613 63	50,197 80
Real Estate, ...	153,000 00	30,000 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	350,713 00	68,906 00	85,626 00	63,671 00	111,782 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	– –	– –
Balances due from other Banks, . . .	151,803 96	33,392 72	21,333 13	130,813 43	74,977 68
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	5,115,353 61	1,618,604 29	1,268,631 01	960,942 87	1,019,601 22
Total amount of the Resources of the Banks,	6,154,348 52	1,814,105 70	1,396,907 31	1,190,040 93	1,256,558 70
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 120,000 00 April, 1852, 4 per cent. 120,000 00	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	Oct., 1851, 3 1-2 per cent. 26,250 00 April, 1852, 3 1-2 per cent. 26,250 00	Oct., 1851, 3 1-2 per cent. 17,500 00 April, 1852, 4 per cent. 20,000 00	Oct, 1851, 4 per cent. 20,000 00 April, 1852, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	334,581 11	69,084 89	55,123 41	9,626 26	55,092 79
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	43,569 69	8,700 00	3,300 00	500 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	1,321 80	3,018 91	– –	1,427 52

	BOSTON—Continued.				
	Shoe & Leather Deal.	State.	Suffolk.	Traders'.	Tremont.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	161,775 00	226,700 00	287,915 00	130,990 00	310,492 00
Bills in circulation less than five dollars, .	40,473 00	20,590 00	7,933 00	45,283 00	61,222 00
Net profits on hand, ...	147,773 94	251,576 62	194,969 15	65,075 50	115,259 43
Balances due to other Banks, ...	263,880 68	184,000 00	2,524,126 95	214,781 47	687,017 14
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	244,517 38	517,874 85	162,395 84	194,797 15	484,386 72
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . . .	1,858,420 00	3,000,741 47	4,177,339 94	1,250,927 12	2,658,377 29
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	33,856 59	105,938 78	427,159 53	46,824 52	75,319 05
Real Estate, ...	40,200 00	– –	100,000 00	5,323 32	40,000 00

Bills of other Banks incorporated in this State, ...	133,134 40	139,951 00	769,932 00	72,693 00	231,267 41
Bills of other Banks incorporated elsewhere,	– –	– –	404,648 00	– –	– –
Balances due from other Banks, . . .	36,132 04	159,000 00	478,059 35	47,303 38	129,777 27
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,615,096 97	2,595,851 69	1,997,541 06	1,078,782 90	2,182,013 56
Total amount of the Resources of the Banks,	1,858,420 00	3,000,741 47	4,177,339 94	1,250,927 12	2,658,377 29
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. on *750,000 00 30,000 00, and 1 1-2 p. ct. on ‡250,000 00 3,750 00 April, 1852, 4 per cent. on 1,000,000 00 40,000 00	Oct., 1851, 3 1-2 per cent. 63,000 00 April, 1852, 3 1-2 per cent. 63,000 00	Oct., 1851, 5 per cent. 50,000 00 April, 1852, 5 per cent. 50,000 00	Oct., 1851, 4 per cent. on *400,000 00 and 2 $\frac{45}{100}$ on ‡200,000 00 20,900 00 April, 1852, 4 per cent. on 600,000 00 24,000 00	Oct., 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	85,466 73	173,838 94	143,974 95	30,479 39	61,650 35
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,300 00	29,925 00	15,000 00	7,800 00	1,800 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,098 83	– –	11,458 20	329 34	– –

*Capital Stock before increase. ‡Addition to Capital Stock.

	BOSTON—Continued.	
	Union.	Washington.
DUE FROM THE BANKS.		
Capital Stock paid in,	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	199,955 00	155,285 00
Bills in circulation less than five dollars,	14,738 00	40,524 00
Net profits on hand,	150,553 44	45,270 91
Balances due to other Banks,	86,736 52	16,000 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	298,693 29	235,749 72
Cash deposited bearing interest,	86,113 99	– –
Total amount due from the Banks,	1,836,790 24	992,829 63
RESOURCES OF THE BANKS.		
Gold, Silver, and other coined metals in their Banking houses,	64,344 48	44,231 96
Real Estate,	– –	– –

Bills of other Banks incorporated in this State,	136,333 00	69,204 00
Bills of other Banks incorporated elsewhere,	– –	– –
Balances due from other Banks,	13,548 54	31,571 73
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,622,564 22	847,821 94
Total amount of the Resources of the Banks,	1,836,790 24	992,829 63
Date, Rate, and amount of Dividends since the last Annual Returns,	October, 1851, 4 per cent. 40,000 00 April, 1852, 4 per cent. 40,000 00	October, 1851, 3 per cent. 15,000 00 April, 1852, 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	114,950 95	– –
Amount of Debts due to each Bank, secured by pledge of its Stock,	700 00	1,500 00
Amount of Debts due and unpaid, and considered doubtful,	– –	– –

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards,	101,965 00	73,125 00	66,251 00	79,870 00	83,820 00
Bills in circulation less than five dollars,	29,634 00	13,516 00	12,343 00	23,683 00	21,944 00
Net profits on hand,	13,583 81	23,094 95	14,519 65	13,040 19	13,245 29
Balances due to other Banks,	– –	– –	418 96	2,314 17	1,543 88
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	70,546 58	27,999 24	46,428 67	36,759 19	5,181 93
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	365,729 49*	387,735 19	264,961 28	305,666 55	245,735 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	5,228 47	5,389 45	5,436 06	2,090 02	3,669 07
Real Estate,	– –	5,000 00	– –	3,000 00	– –

Bills of other Banks incorporated in this State, ...	43,255 94	783 00	4,618 26	247 76	4,352 47
Bills of other Banks incorporated elsewhere,	3,958 00	*76 00	216 00	– –	35 00
Balances due from other Banks, . . .	21,124 82	8,097 96	34,979 93	7,864 49	20,829 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	292,162 26	368,388 78	219,711 03	292,464 28	216,849 10
Total amount of the Resources of the Banks,	365,729 49	387,735 19	264,961 28	305,666 55	245,735 10
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. on 100,000 00 4,000 00 April, 1852, 4 per cent. on 150,000 00 6,000 00	Oct., 1851, 4 per cent. 10,000 00 April, 1852, 3½ per cent. 8,750 00	Oct., 1851, 3 per cent. 3,750 00 April, 1852, 3 per cent. 3,750 00	Oct., 1851, 3 per cent. 4,500 00 April, 1852, 3 per cent. 4,500 00	Oct., 1851, 4 per cent. 4,800 00 April, 1852, 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,060 87	13,573 53	8,150 10	6,474 04	8,640 48
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	12,700 00	3,940 00	1,650 00	3,075 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	3,600 00	– –	– –

* Error in Return of 10 cents.

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers'.*	Gloucester.	Essex.	Haverhill.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$500 00	$200,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	80,080 00	430 00	124,695 00	26,075 00	45,700 00
Bills in circulation less than five dollars,	19,006 50	950 00	24,824 00	24,718 00	16,742 00
Net profits on hand,	16,220 53	6,525 94	33,102 65	2,168 31	17,578 95
Balances due to other Banks,	2,045 26	– –	303 10	285 00	10,313 62
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	61,004 14	7,403 65	48,279 87	2,934 20	11,845 14
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	328,356 43	15,809 59	431,204 62	156,180 51	252,179 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	7,353,41	261 81	6,035 04	2,270 19	4,312 19
Real Estate,	– –	300 00	7,170 45	1,777 80	5,000 00

* Charter expired. See Remarks.

Bills of other Banks incorporated in this State, ...	5,475 68	1,247 00	3,166 00	824 00	1,426 00
Bills of other Banks incorporated elsewhere,	– –	– –	55 00	52 00	– –
Balances due from other Banks, . . .	37,273 32	5,349 41	15,527 22	9,208 95	1,065 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	278,254 02	8,651 37	399,250 91	142,047 57	240,375 55
Total amount of the Resources of the Banks,	328,356 43	15,809 59	431,204 62	156,180 51	252,179 71
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3½ per cent. 5,250 00 April, 1852, 3½ per cent. 5,250 00	None.	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	May, 1852, first dividend at rate of 6 per cent. on amount pd. in, 1,531 12	Oct., 1851, 5 per cent. 7,500 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,475 19	5,376 28	24,170 15	– –	14,250 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,700 00	– –	10,760 00	22,200 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	HAVERHILL.		LAWRENCE.	LYNN.	
	Merrimack.	Union.	Bay State.	Laighton.	Lynn Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$180,000 00	$100,000 00	$500,000 00	$150,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	39,930 00	45,620 00	231,030 00	71,420 00	109,580 00
Bills in circulation less than five dollars, .	18,227 00	19,722 00	56,394 00	32,461 00	27,992 00
Net profits on hand, ...	12,560 48	11,678 87	38,507 83	14,166 87	22,063 28
Balances due to other Banks, . . .	1,086 70	3,264 74	1,520 79	7,206 50	6,027 12
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	11,677 12	11,992 66	27,588 46	33,186 35	57,948 21
Cash deposited bearing interest, . . .	– –	– –	– –	7,000 00	– –
Total amount due from the Banks, . .	263,481 30	192,278 27	855,041 08	315,440 72	373,610 61
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	3,989 96	2,385 46	12,716 71	7,343 88	7,367 63
Real Estate, ...	2,000 00	3,000 000	20,000 00	– –	10,000 00

Bills of other Banks incorporated in this State, ...	3,893 00	1,410 00	1,877 41	4,521 00	4,304 00
Bills of other Banks incorporated elsewhere,	393 00	45 00	344 00	– –	684 00
Balances due from other Banks, . . .	21,388 24	379 37	9,566 61	9,703 67	54,302 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	231,817 10	185,058 44	810,536 35	293,872 17	296,952 94
Total amount of the Resources of the Banks,	263,481 30	192,278 27	855,041 08	315,440 72	373,610 61
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 7,200 00 April, 1852, 3 1-2 per cent. 6,300 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 3 1-2 per cent. on 300,000 00 10,500 00 April, 1852, 3 1-2 per cent. on 345,600 00 12,096 00 Interest div'd, 2,663 69	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,717 54	6,921 98	17,577 37	7,067 73	14,791 64
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	950 00	– –	– –	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	400 00	– –	– –	– –

	MARBLEHEAD.		NEWBURYPORT.		
	Grand.	Marblehead.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$120,000 00	$200,000 00	$210,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	58,260 00	59,574 00	70,000 00	53,825 00	93,345 00
Bills in circulation less than five dollars,	17,617 00	13,320 00	23,784 50	22,786 00	20,059 00
Net profits on hand,	6,433 08	4,563 21	12,690 61	18,964 89	18,898 02
Balances due to other Banks,	351 19	– –	10,338 41	995 90	265 17
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,006 98	7,286 27	36,420 39	71,168 11	66,084 49
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	199,668 25	204,743 48	353,233 91	377,739 90	298,651 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	4,029 44	6,883 38	11,212 26	11,223 27	7,627 53
Real Estate,	8,790 00	6,333 33	9,000 00	6,000 00	2,500 00

Bills of other Banks incorporated in this State, ...	2,080 00	14,997 22	1,000 00	2,313 00	2,398 00
Bills of other Banks incorporated elsewhere,	– –	– –	576 00	149 00	2,000 00
Balances due from other Banks, . . .	30,481 19	– –	31,159 83	41,360 30	93,228 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	154,287 62	176,529 55	300,285 82	316,694 33	190,897 51
Total amount of the Resources of the Banks,	199,668 25	204,743 48	353,233 91	377,739 90	298,651 68
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 3½ per cent. 4,200 00 April, 1852, 3½ per cent. 4,200 00	Oct., 1851, 3 per cent. 6,000 00 April, 1852, 3 per cent. 6,000 00	Oct., 1851, 3 4-7 per cent. 7,500 00 April, 1852, 3 4-7 per cent. 7,500 00	Oct., 1851, 5 per cent. 5,000 00 April, 1852, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,417 39	709 08	5,341 92	11,820 37	13,142 46
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	16,556 39	2,200 00	1,890 00	556 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	91,220 00	100,462 00	37,745 00	55,955 00	35,410 00
Bills in circulation less than five dollars, .	18,270 00	30,780 00	38,258 00	16,855 00	16,045 00
Net profits on hand, ...	7,808 16	42,430 00	25,311 71	21,229 56	10,543 08
Balances due to other Banks, . . .	– –	15,699 62	12,730 07	207 35	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	29,265 94	102,926 67	42,764 35	32,937 35	85,541 58
Cash deposited bearing interest, . . .	– –	– –	9,920 00	– –	– –
Total amount due from the Banks, . .	246,564 10	492,298 29	366,729 13	327,184 26	347,539 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	2,867 19	15,618 96	6,397 94	6,410 85	4,205 39
Real Estate, ...	– –	– –	7,474 90	4,000 00	7,500 00

Bills of other Banks incorporated in this State, ...	6,443 00	42,504 00	8,334 40	743 00	8,992 00
Bills of other Banks incorporated elsewhere,	42 00	513 00	71 00	26 00	– –
Balances due from other Banks, . . .	38,129 35	34,706 41	2,665 10	15,267 12	13,810 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	199,082 56	398,955 92	341,785 79	300,737 29	313,031 55
Total amount of the Resources of the Banks,	246,564 10	492,298 29	366,729 13	327,184 26	347,539 66
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, $3\frac{1}{2}$ per cent. 3,500 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, $3\frac{1}{2}$ per cent. 7,000 00 April, 1852, 4 per cent. 7,980 00	Oct., 1851, 4 per cent. 8,010 00 April, 1852, 4 per cent. 8,010 00	Oct., 1851, $3\frac{3}{8}$ per cent. 6,750 00 April, 1852, $2\frac{34}{100}$ per share. 7,020 00	Oct., 1851, 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	39,114 97	18,862 32	13,853 45	1,349 65
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	11,765 00	– –	2,350 00	– –	9,275 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	1,352 72	– –	2,995 00

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Brighton.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$500,000 00	$250,000 00	$100,000 00	$250,000 00
Bills in circulation of five dollars and upwards, ...	48,947 00	95,035 00	35,060 00	93,890 00	224,180 00
Bills in circulation less than five dollars, .	16,289 00	41,833 00	15,443 00	17,087 00	44,649 00
Net profits on hand, ...	12,665 67	36,739 51	10,611 88	10,186 77	37,561 58
Balances due to other Banks, . . .	4,272 12	5,073 11	5,533 31	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	52,672 87	192,327 91	57,956 82	10,480 24	61,557 02
Cash deposited bearing interest, . . .	13,070 47	– –	– –	– –	– –
Total amount due from the Banks, . .	347,917 13	871,008 53	374,605 01	231,644 01	617,947 60
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	7,036 11	21,270 37	3,562 51	6,072 97	11,583 33
Real Estate, ...	– –	560 00	4,377 97	– –	2,474 45

Bills of other Banks incorporated in this State, ...	6,952 28	15,030 54	10,139 00	164 00	25,261 00
Bills of other Banks incorporated elsewhere,	– –	– –	– –	21 00	2,018 00
Balances due from other Banks, . . .	5,335 52	22,603 31	33,921 14	31,072 73	76,765 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	328 593 22	811,544 31	322,604 39	194,313 31	499,845 74
Total amount of the Resources of the Banks,	347,917 13	871,008 53	374,605 01	231,644 01	617,947 60
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 4-5 per cent. 7,600 00 April, 1852, 3 per cent. 6,000 00	Oct., 1851, 3½ per cent. 17,500 00 April, 1852, 3½ per cent. 17,500 00	Oct., 1851, 3 per cent. 7,500 00 April, 1852, 3 per cent. 7,500 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 5 per cent. 12,500 00 April, 1852, 4 per cent. 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,733 66	19,311 79	5,344 07	6,262 35	21,180 27
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,232 00	11,712 50	2,340 00	500 00	8,700 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	1,000 00	– –	– –	– –

	CAMBRIDGE.			CHARLESTOWN.	CONCORD.
	Cambridge.	Cambridge Market.	Charles River.	Bunker Hill.	Concord.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	57,550 00	75,145 00	64,440 00	126,105 00	77,335 00
Bills in circulation less than five dollars, .	7,562 00	22,725 00	18,012 00	28,756 00	12,180 00
Net profits on hand, ...	15,517 10	5,149 28	15,136 27	29,753 48	10,353 01
Balances due to other Banks, . . .	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	39,894 62	7,205 69	51,284 53	202,820 07	28,162 02
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	220,523 72	210,224 97	248,872 80	587,434 55	228,030 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	4,765 79	4,256 02	14,627 59	28,471 12	8,708 65
Real Estate, ...	6,000 00	4,818 02	– –	18,000 00	2,400 00

Bills of other Banks incorporated in this State, ...	1,320 00	2,192 01	3,202 00	21,376 00	2,794 00
Bills of other Banks incorporated elsewhere,	165 00	368 00	967 00	629 00	163 00
Balances due from other Banks, . . .	12,030 23	22,154 99	24,554 61	130,591 72	31,874 50
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	196,242 70	176,435 93	205,521 60	388,366 71	182,089 88
Total amount of the Resources of the Banks,	220,523 72	210,224 97	248,872 80	587,434 55	228,030 03
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 1/10 per cent. 4,500 00	April, 1852, 3 per cent. 3,000 00	April, 1852, 4 per cent. 4,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 3.500 00 April, 1852, 3½ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,078 52	486 98	13,144 36	19,919 10	5,770 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,200 00	4,275 00	3,275 00	8,824 00	6,610 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	2,000 00

	FRAMINGHAM.	LOWELL.			
	Framingham.	Appleton.	Lowell.	Prescott.	Railroad.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$150,000 00	$200,000 00	$150,000 00	$600,000 00
Bills in circulation of five dollars and upwards,	89,000 00	113,660 00	98,885 00	124,471 00	312,355 00
Bills in circulation less than five dollars,	31,207 00	37,314 00	32,631 00	29,777 00	72,259 00
Net profits on hand,	25,885 27	24,095 35	38,176 20	13,651 98	107,308 45
Balances due to other Banks,	– –	– –	96 46	– –	300 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	26,305 09	89,194 19	53,246 33	56,683 47	30,019 82
Cash deposited bearing interest,	– –	3,000 00	– –	– –	– –
Total amount due from the Banks,	372,397 36	417,263 54	423,034 99	374,583 45	1,122,242 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	6,087 20	6,462 17	3,190 17	6,801 62	10,280 55
Real Estate,	4,250 00	18,000 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	361 00	16,973 00	12,436 33	14,877 00	3,816 00
Bills of other Banks incorporated elsewhere,	97 00	1,449 00	181 00	574 00	263 00
Balances due from other Banks, . . .	14,731 76	78,329 47	29,954 63	52,997 35	64,564 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	346,870 40	296,049 90	377,272 86	299,333 48	1,043,318 55
Total amount of the Resources of the Banks,	372,397 36	417,263 54	423,034 99	374,583 45	1,122,242 27
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3½ per cent. 7,000 00 April, 1852, 3½ per cent. 7,000 00	Oct., 1851, 4½ per cent. 6,750 00 April, 1852, 4½ per cent. 6,750 00	Oct., 1851, 5 per cent. 10,000 00 April, 1852, 5 per cent. 10,000 00	Oct., 1851, 4 per cent. on 100,000 00* 4,000 00 Oct., 1851, on incr'se of capital at rate of 6 pr ct. 660 30‡ April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 24,000 00 April, 1852, 4 per cent. 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,628 51	12,784 91	29,732 60	3,000 00	75,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	300 00	– –	4,063 00	2,900 00	6,300 00
Amount of Debts due and unpaid, and considered doubtful, ...	13,000 00	– –	250 00	– –	6,001 87

* Capital Stock before increase. ‡ Addition to Capital Stock, $50,000 00.

	MALDEN.	NEWTON.	WALTHAM.	BLACKSTONE.	FITCHBURG.
	Malden.	Newton.	Waltham.	Worcester County.	Fitchburg.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$150,000 00	$100,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	59,536 00	83,590 00	82,000 00	30,740 00	184,650 00
Bills in circulation less than five dollars,	24,287 00	30,506 00	12,272 00	17,787 00	36,492 00
Net profits on hand,	5,133 32	15,866 18	8,223 85	3,079 23	26,969 16
Balances due to other Banks,	– –	1 50	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	28,086 64	29,350 55	18,545 23	12,027 98	31,153 46
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	217,042 96	309,314 23	221,041 08	163,634 21	479,264 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	3,364 70	5,994 69	5,540 98	2,900 30	13,404 47
Real Estate,	5,148 43	5,597 18	5,500 00	– –	1,700 00

Bills of other Banks incorporated in this State, ...	7,206 00	3,737 00	800 00	710 00	1,082 00
Bills of other Banks incorporated elsewhere,	605 00	415 00	1,589 00	2,239 00	100 00
Balances due from other Banks, ...	13,256 87	16,531 01	6,519 04	13,041 82	79,715 03
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	187,461 96	277,039 35	201,092 06	144,743 09	383,263 12
Total amount of the Resources of the Banks,	217,042 96	309,314 23	221,041 08	163,634 21	479,264 62
Date, Rate, and amount of Dividends since the last Annual Returns, ...	April, 1852, 3½ per cent. 3,500 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	April, 1852, 6 per cent. 3,000 00	Oct., 1851, 3½ per cent. 7,000 00 April, 1852, 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,996 97	7,472 47	3,606 18	1,944 97	16,500 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	16,700 00	9,150 00	2,100 00	2,233 40	3,400 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	350 03	– –	2,018 56	– –

	FITCHBURG.	LANCASTER.	LEICESTER.	MILFORD.	MILLBURY.
	Rollstone.	Lancaster.	Leicester.	Milford.	Millbury.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$150,000 00	$100,000 00	$150,000 00	$50,000 00
Bills in circulation of five dollars and upwards, ...	143,910 00	142,530 00	90,200 00	109,585 00	31,951 00
Bills in circulation less than five dollars, .	42,390 00	25,612 00	18,988 00	35,449 00	11,922 00
Net profits on hand, ...	11,040 66	15,450 46	15,077 89	16,738 32	6,500 00
Balances due to other Banks, . . .	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . .	16,334 64	8,396 89	23,302 71	9,905 22	15,332 53
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	413,675 30	341,989 35	247,568 60	321,677 54	115,705 53
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	8,024 78	5,615 83	4,246 90	4,349 34	2,612 62
Real Estate, ...	3,985 05	1,000 00	1,000 00	– –	– –

Bills of other Banks incorporated in this State, ...	5,789 00	1,573 00	844 00	11,027 00	802 00
Bills of other Banks incorporated elsewhere,	874 00	318 00	389 00	193 00	1,448 00
Balances due from other Banks, ...	48,954 84	35,297 80	42,744 60	9,845 12	16,224 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	346,047 63	298,184 72	198,344 10	296,263 08	94,618 05
Total amount of the Resources of the Banks,	413,675 30	341,989 35	247,568 60	321,677 54	115,705 53
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, on 60,250 00 903 75 6 62½ per share on old stock. 6,625 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 2 per cent. 3,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 5 per cent. 5,000 00 April, 1852, 5 per cent. 5,000 00	Oct., 1851,* 4 per cent. on 100,000 00 4,000 00 April, 1852,† 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 2,000 00 April, 1852, 4 per cent. 2,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	2,837 60	7,891 44	10,000 00	7,640 15	7,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,145 00	4,385 00	– –	600 00	2,155 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	130 00	– –	– –	– –

* Capital before increase. † Addition to Capital Stock, $50,000 00.

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Central.	Citizen's.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$150,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	66,335 00	78,265 00	41,720 00	68,055 00	74,900 00
Bills in circulation less than five dollars,	16,992 25	16,949 00	20,284 25	23,897 00	20,365 00
Net profits on hand,	4,212 17	9,720 17	6,114 24	26,441 49	43,037 50
Balances due to other Banks,	1,506 79	460 19	– –	34 88	3,670 45
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	11,621 65	5,640 37	10,894 26	43,740 51	57,945 33
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	200,667 86	211,034 73	179,012 75	312,168 88	349,918 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	1,979 77	4,743 49	4,324 25	10,022 48	10,412 95
Real Estate,	2,054 60	10,085 36	223 74	– –	–

Bills of other Banks incorporated in this State, ...	21 00	1,423 00	– –	3,418 00	2,364 00
Bills of other Banks incorporated elsewhere,	380 00	298 00	– –	2,181 35	839 00
Balances due from other Banks, . . .	31,443 80	805 03	6,184 09	13,989 46	46,915 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	164,788 69	193,679 85	168,280 67	282,557 59	289,386 54
Total amount of the Resources of the Banks,	200,667 86	211,034 73	179,012 75	312,168 88	349,918 28
Date, Rate, and amount of Dividends since the last Annual Returns, ...	None.	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,701 49	4,755 16	3,482 79	19,500 00	36,132 61
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	910 00	1,500 00	950 00	1,500 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	4,965 50	– –	5,940 92	14 93	– –

	WORCESTER.		NORTHAMPTON.		
	Mechanics.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$300,000 00	$150,000 00	$250,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	166,065 00	79,855 00	107,145 00	227,370 00	164,515 00
Bills in circulation less than five dollars,	46,143 00	17,167 00	42,242 00	19,353 00	27,216 00
Net profits on hand,	33,586 98	13,558 72	22,294 86	14,746 52	42,575 37
Balances due to other Banks,	– –	1 50	5,585 43	385 00	558 08
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	77,199 52	44,734 06	126,709 04	48,074 00	34,396 26
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	622,994 50	305,316 28	553,976 33	509,928 52	469,260 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	17,144 05	9,222 12	12,185 60	5,248 14	8,029 92
Real Estate,	– –	–	29,937 85	–	3,500 00

Bills of other Banks incorporated in this State, ...	4,145 00	3,470 00	977 00	2,539 00	2,181 00
Bills of other Banks incorporated elsewhere,	1,931 00	1,371 00	512 00	531 00	811 00
Balances due from other Banks, . . .	29,003 11	31,510 84	50,632 15	190,005 41	74,169 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	570,771 34	259,742 32	459,731 73	311,604 97	380,568 85
Total amount of the Resources of the Banks,	622,994 50	305,316 28	553,976 33	509,928 52	469,260 71
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 12,000 00 April, 1852, 4 per cent. 12,000 00	Oct., 1851,* 4 per cent. on 100,000 00 4,000 00 April, 1852, 3½ per cent. 5,250 00	Oct., 1851, Old Stock, 3½ per cent. 7,000 00 New Stock, 1½ per cent. 750 00 April, 1852, 3½ per cent. 8,750 00	Oct., 1851, 3 per cent. 6,000 00 April, 1852, 3 per cent. 6,000 00	Oct., 1851, 4½ per cent. 9,000 00 April, 1852, 4½ per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,255 10	6,777 39	15,100 55	9,162 31	– –
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	1,000 00	1,000 00	246 71
Amount of Debts due and unpaid, and considered doubtful, ...	– –	400 00	– –	18,000 00	1,200 00

* Capital before increase.

	WARE.	GREENFIELD.		CHICOPEE.	HOLYOKE.
	Hampshire Manufac.	Franklin County.	Greenfield.	Cabot.	Hadley Falls.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$150,000 00	$200,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	176,535 00	140,625 00	86,510 00	44,341 00	65,785 00
Bills in circulation less than five dollars,	50,570 00	23,112 00	44,990 00	23,712 00	21,169 00
Net profits on hand,	19,026 06	9,217 70	14,963 58	7,169 65	4,773 29
Balances due to other Banks,	1,673 81	1,721 89	220 00	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,302 56	37,193 10	26,569 33	23,767 67	7,829 62
Cash deposited bearing interest,	– –	– –	700 00	– –	– –
Total amount due from the Banks,	453,107 43	361,869 69	373,952 91	248,990 32	199,556 91
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	10,587 26	5,433 73	8,557 56	5,240 17	5,201 15
Real Estate,	3,785 30	6,662 40	4,019 29	– –	2,836 27

Bills of other Banks incorporated in this State, ...	521 00	– –	2,380 00	1,822 00	824 00
Bills of other Banks incorporated elsewhere,	345 00	798 00	431 00	782 00	20 00
Balances due from other Banks, . . .	30,281 84	48,086 68	32,326 44	45,156 42	20,483 32
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	407,587 03	300,888 88	326,238 62	195,989 73	170,192 17
Total amount of the Resources of the Banks,	453,107 43	361,869 69	373,952 91	248,990 32	199,556 91
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 5,250 00 April, 1852, 3½ per cent. 5,250 00	April, 1852, 2 per cent. 2,000 00 First Dividend.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,142 75	1,213 47	6,313 36	7,355 93	– –
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	650 00	2,300 00	– –	1,300 00	950 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	874 80	– –

	SPRINGFIELD.				
	Agawam.	Chicopee.	John Hancock.	Springfield.	Western.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$300,000 00	$100,000 00	$300,000 00	$250,000 00
Bills in circulation of five dollars and upwards,	169,860 00	159,294 00	59,410 00	127,400 00	186,055 00
Bills in circulation less than five dollars,	47,213 00	37,462 00	22,359 00	44,415 00	42,015 00
Net profits on hand,	17,922 35	26,793 37	5,972 69	20,228 57	7,955 02
Balances due to other Banks,	835 34	1,657 03	– –	1,286 97	58,213 95
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	62,594 93	57,227 51	59,797 30	47,941 59	19,401 23
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	498,425 62	582,433 91	247,538 99	541,272 13	563,640 20
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	11,263 89	11,912 95	10,456 18	13,024 35	8,602 82
Real Estate,	7,300 00	7,000 00	8,393 55	7,200 00	16,469 02

Bills of other Banks incorporated in this State, ...	8,010 00	9,545 00	1,358 00	4,882 00	2,309 00
Bills of other Banks incorporated elsewhere,	378 00	978 00	19 00	1,540 00	554 00
Balances due from other Banks, . . .	100,975 00	37,324 30	38,913 31	33,595 69	40,693 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	370,498 73	515,6 66	188,398 95	481,030 09	495,012 27
Total amount of the Resources of the Banks,	498,425 62	582,433 91	247,538 99	541,272 13	563,640 20
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 4 per cent. 12,000 00 April, 1852, 4 per cent. 12,000 00	Oct., 1851, 3½ per cent. 3,500 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 3½ per cent. 10,500 00 April, 1852, 3½ per cent. 10,500 00	Oct., 1851, 4 per cent. 9,000 00 April, 1852, 4 per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,901 89	12,881 67	1,041 29	8,306 88	2,928 39
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,550 00	4,625 00	2,800 00	8,000 00	3,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	906 93	– –	– –	7,500 00	8,560 00

	WESTFIELD.		ADAMS.	G'T BARRINGTON.	LEE.
	Hampden.	Westfield.	Adams.	Mahaiwe.	Lee.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$200,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, ...	88,377 00	57,615 00	118,350 00	103,124 00	118,570 00
Bills in circulation less than five dollars, .	18,672 00	20,946 00	15,110 00	17,118 00	55,108 00
Net profits on hand, ...	18,906 51	4,482 33	12,298 81	16,452 49	21,698 29
Balances due to other Banks, ...	65 76	761 92	215 39	370 64	3,083 74
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	13,668 60	10,205 87	27,571 66	27,867 71	13,133 03
Cash deposited bearing interest, ...	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	239,689 87	194,011 12	373,545 86	264,932 84	361,593 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	5,453 52	3,395 84	6,660 20	6,662 10	6,117 37
Real Estate, ...	5,500 00	4,764 12	2,500 00	2,733 92	2,330 00

Bills of other Banks incorporated in this State, ...	1,280 00	872 00	400 00	2,436 00	374 00
Bills of other Banks incorporated elsewhere,	2,167 00	412 00	736 00	1,030 00	903 00
Balances due from other Banks, . . .	28,446 59	15,833 84	40,238 25	57,266 69	54,543 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	196,842 76	168,733 32	323,011 41	194,804 13	297,325 52
Total amount of the Resources of the Banks,	239,689 87	194,011 12	373,545 86	264,932 84	361,593 06
Date, Rate, and amount of Dividends since the last Annual Returns, ...	April, 1852, 4 per cent. 4,000 00	April, 1852, 3 per cent. 3,000 00	October, 1851, 3½ per cent. 5,687 50 April, 1852, 3½ per cent. 6,475 00	October, 1851, 3½ per cent. 3,500 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 4 per cent. on 100,000 00 4,000 00 July, 1851, $1\frac{34}{100}$ on 500 sh's, 670 00 April, 1852, 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,656 61	609 32	4,624 26	11,074 99	15,451 25
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,250 00	300 00	– –	700 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	166,990 00	97,145 00	92,115 00	96,838 00	57,625 00
Bills in circulation less than five dollars,	22,049 00	22,369 00	22,909 00	28,851 00	23,931 00
Net profits on hand,	8,974 71	29,536 75	7,393 83	38,318 96	14,952 83
Balances due to other Banks,	773 86	2,105 97	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	64,598 63	20,645 43	18,819 07	67,661 51	46,504 44
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	463,386 20	271,802 15	241,236 90	431,669 47	243,013 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	7,592 68	5,231 79	3,763 17	18,994 31	5,329 84
Real Estate,	1,459 41	2,250 00	– –	– –	– –

Bills of other Banks incorporated in this State, ...	2,789 00	879 00	5,055 00	1,916 00	5,912 00
Bills of other Banks incorporated elsewhere,	4,100 00	– –	17 00	247 00	92 00
Balances due from other Banks, . . .	76,849 78	71,110 98	33,071 23	16,894 31	11,764 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	370,595 33	192,330 38	199,330 50	393,617 85	197,976 83
Total amount of the Resources of the Banks,	463,386 20	271,802 15	241,236 90	431,669 47	*221,074 83
Date, Rate, and amount of Dividends since the last Annual Returns, ...	October, 1851, 4½ per cent. 6,750 00 October, 1851, 25 per cent. 37,500 00 payable Jan. 1, 1852. April, 1852 4 per cent. 8,000 00	Oct. 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	October, 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Nov., 1851, 4 per cent. 8,000 00 May, 1852, 4 per cent. 8,000 00 Aug., 1852, 4 per cent. 8,000 00	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	842 33	24,533 61	3,076 08	30,171 82	9,999 38
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,500 00	– –	400 00	100 00	800 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	252 43	– –	– –	– –

* Loss by robbery, $21,938 44.

	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.
	Mattapan.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth & Braintree.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	78,910 00	59,070 00	74,015 00	78,670 00	93,009 00
Bills in circulation less than five dollars,	20,860 00	14,762 00	26,545 00	19,254 00	24,151 00
Net profits on hand,	11,280 58	13,276 61	39,303 92	11,293 21	17,007 52
Balances due to other Banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,280 74	42,148 98	35,020 21	74,002 24	19,183 89
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	225,331 32	229,257 59	324,884 13	333,219 45	253,351 41
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	5,578 34	7,098 32	7,456 40	12,634 62	4,853 46
Real Estate,	– –	5,000 00	– –	– –	6,000 00

Bills of other Banks incorporated in this State, ...	16,180 00	3,197 41	1,637 00	1,854 00	1,910 00
Bills of other Banks incorporated elsewhere,	121 00	647 00	– –	179 00	112 00
Balances due from other Banks, . . .	5,543 59	17,442 48	15,800 95	31,073 91	40,831 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	197,908 39	195,872 38	299,989 78	287,477 92	199,644 83
Total amount of the Resources of the Banks,	225,331 32	229,257 59	324,884 13	333,219 45	253,351 41
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00	Oct., 1851, 5 per cent. 7,500 00 April, 1852, 5 per cent. 7,500 00	Oct., 1851, 4 per cent. 6,000 00 April, 1852, 4 per cent. 6,000 00	Oct., 1851, 4 per cent. 4,000 00 April, 1852, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,861 82	10,303 18	28,356 86	5,660 68	10,298 83
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,500 00	– –	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	343 99	– –	– –	902 55

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Massasoit.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	100,000 00	$200,000 00	$350,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	65,715 00	33,240 00	65,815 00	104,740 00	55,800 00
Bills in circulation less than five dollars,	25,708 00	15,181 00	7,933 25	27,298 00	6,221 00
Net profits on hand,	6,583 41	8,002 60	12,814 95	26,626 91	17,436 89
Balances due to other Banks,	– –	1,049 08	1,948 04	14,696 37	3,946 79
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,726 53	25,869 40	88,137 17	82,135 28	41,985 01
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	255,732 94	183,342 08	376,648 41	605,496 56	225,389 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	4,920 50	2,895 66	11,579 40	13,605 19	10,468 23
Real Estate,	797 80	3,900 00	3,500 00	7,000 00	– –

Bills of other Banks incorporated in this State, ...	90 00	175 00	435 00	8,987 65	7,313 82
Bills of other Banks incorporated elsewhere,	643 00	127 00	885 00	– –	1,950 00
Balances due from other Banks, . . .	12,947 68	12,457 73	41,000 69	22,049 01	26,686 50
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	236,333 96	163,786 69	319,248 32	553,854 71	178,971 14
Total amount of the Resources of the Banks,	255,732 94	183,342 08	376,648 41	605,496 56	225,389 69
Date, Rate, and amount of Dividends since the last Annual Returns, ...	May, 1851, 3 per cent. 4,500 00 Nov. 1851, 3 per cent. 4,500 00 May 1852, 3 per cent. 4,500 00		Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 11,000 00 April, 1852, 3½ per cent. 11,000 00	July, 1851, 3 per cent. 3,000 00 Jan. 1852, 3 per cent. 3,000 00 July, 1852, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,730 99	5,148 34	5,259 26	12,963 88	14,736 62
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,644 31	– –	700 00	110 00	1,050 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	19,000 00	79 19	– –	– –

	NEW BEDFORD.				TAUNTON.
DUE FROM THE BANKS.	Bedford Commercial.	Marine.	Mechanics.	Merchants.	Bristol County.
Capital Stock paid in, ...	$600,000 00	$500,000 00	$200,000 00	$600,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	190,985 00	199,555 00	81,855 00	283,465 00	121,920 00
Bills in circulation less than five dollars, .	40,979 00	45,004 00	17,786 00	50,743 00	33,592 00
Net profits on hand, ...	35,776 73	31,146 53	34,693 48	36,961 64	27,284 92
Balances due to other Banks, . . .	10,763 24	1,758 81	100 00	20,460 36	466 18
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	107,209 70	141,390 93	67,785 13	173,914 87	63 684 69
Cash deposited bearing interest, . . .	60,147 69	61,789 48	– –	62,391 00	– –
Total amount due from the Banks, . .	1,045,861 36	980,644 75	402,219 61	1,227,935 87	446,947 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses, ...	12,137 56	14,422 88	5,715 86	14,504 36	2,421 17
Real Estate, ...	18,000 00	8,000 00	9,000 00	16,000 00	10,000 00

Bills of other Banks incorporated in this State, ...	1,100 00	131 00	2,017 00	30 00	2,967 00
Bills of other Banks incorporated elsewhere,	1,011 00	100 00	815 00	647 00	613 00
Balances due from other Banks, . . .	34,262 17	55,641 40	18,338 23	39,384 72	60,418 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	979,350 63	902,349 47	366,333 52	1,157,369 79	370,527 83
Total amount of the Resources of the Banks,	1,045,861 36	980,644 75	402,219 61	1,227,935 87	446,947 79
Date, Rate, and amount of Dividends since the last Annual Returns, ...	July, 1851, 6 per cent. 24,000 00 April, 1852, 5 per cent. 30,000 00	June, 1851, 6 per cent. on 300,000 00* 18,000 00 April, 1852, 5 per cent. on 500,000 00 25,000 00	April, 1852, 3 per cent. 6,000 00	June, 1851, 8 per cent. on 400,000 00* 32,000 00 April, 1852, 5 per cent. on 600,000 00 30,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,733 24	22,798 25	25,743 31	9,910 10	15,380 28
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	8,300 00	700 00	– –	2,400 00	448 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,562 45	12,202 49	24,700 00	– –	– –

* Capital before increase.

	TAUNTON.		ABINGTON.	HINGHAM.	PLYMOUTH.
DUE FROM THE BANKS.	Machinists.	Taunton.	Abington.	Hingham.	Old Colony.
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$105,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	54,820 00	95,170 00	88,650 00	66,515 00	68,105 00
Bills in circulation less than five dollars,	23,797 00	25,934 00	24,424 00	18,606 00	16,193 00
Net profits on hand,	11,630 67	29,750 56	10,095 58	19,104 40	22,925 58
Balances due to other Banks,	594 51	1,266 51	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	26,032 74	86,254 80	18,778 86	39,600 30	37,394 38
Cash deposited bearing interest,	– –	– –	– –	–	– –
Total amount due from the Banks,	216,874 92	438,375 87	241,948 44	248,825 70	244,617 96
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	3,147 54	5,164 64	4,625 85	6,191 03	3,438 29
Real Estate,	– –	7,750 00	– –	9,834 87	500 00

Bills of other Banks incorporated in this State, ...	1,256 00	679 00	7,191 00	1,973 00	5,244 00
Bills of other Banks incorporated elsewhere,	36 00	6,405 00	540 00	138 00	– –
Balances due from other Banks, . . .	30,013 82	19,811 93	29,593 26	20,536 29	74,483 30
8 Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	182,421 56	398,565 30	199,998 33	210,152 51	160,952 37
Total amount of the Resources of the Banks,	216,874 92	438,375 87	241,948 44	248,825 70	244,617 96
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 4 per cent. 8,000 00 April, 1852, 4 per cent. 8,000 00	Oct., 1851, 3½ per cent. 3,500 00 April, 1852, 3½ per cent. 3,500 00	Oct., 1851, 4 per cent. 4,200 00 April, 1852, 4 per cent. 4,200 00	Sept., 1851, 5 per cent. 5,000 00 March, 1852, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,748 02	20,697 74	4,652 09	12,616 05	16,757 88
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,350 00	– –	2,360 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	200 00	– –

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$300,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	98,650 00	59,780 00	67,000 00	185,980 00	111,890 00
Bills in circulation less than five dollars,	22,842 00	21,865 00	8,608 00	12,367 00	18,827 00
Net profits on hand,	17,736 21	2,943 47	7,900 60	40,096 63	32,274 96
Balances due to other Banks,	– –	164 05	– –	– –	3,347 72
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	25,090 10	34,528 41	5,710 52	15,357 54	277,214 38
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	264,318 31	219,280 93	189,219 12	553,801 17	643,554 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking houses,	7,594 12	2,664 11	2,659 07	6,395 68	12,468 17
Real Estate,	500 00	8,314 52	6,462 00	2,000 00	12,000 00

Bills of other Banks incorporated in this State, ...	612 11	2,040 00	1,053 00	630 00	7 00
Bills of other Banks incorporated elsewhere,	– –	167 00	78 00	234 00	1 00
Balances due from other Banks, . . .	66,907 02	7,455 28	38,870 05	50,397 40	270,388 84
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	188,705 06	198,640 02	140,097 00	494,144 09	348,689 05
Total amount of the Resources of the Banks,	264,318 31	219,280 93	189,219 12	553,801 17	643,554 06
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 5 per cent. 5,000 00 April, 1852, 5 per cent. 5,000 00		Oct., 1851, 3 per cent. 3,000 00 April, 1852, 3 per cent. 3,000 00	Oct., 1851, 8 per cent. on 200,000 00* 16,000 00 April, 1852, 4 per cent. 300,000 00 ‡ 12,000 00	Oct., 1851, 4½ per cent. 9,000 00 April, 1852, 4½ per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,417 27	5,431 79	4,457 12	25,989 40	21,608 18
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,000 00	150 00	6,150 00	12,792 23	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	30,726 13	1,533 00	696 44	– –

* Capital Stock before increase. ‡ Addition to Capital Stock, $100,000 00.

AGGREGATE.

DUE FROM THE BANKS.	32 Banks in Boston.	105 Banks out of Boston.	Total—137 Banks.
Capital Stock paid in,	$24,660,000 00	$18,610,500 00	$43,270,500 00
Bills in circulation of five dollars and upwards,	7,182,252 00	10,200,250 00	17,382,502 00
Bills in circulation less than five dollars,	1,122,339 00	2,667,528 75	3,789,867 75
Net profits on hand,	3,283,398 27	1,985,075 16	5,268,473 43
Balances due to other Banks,	8,370,293 71	237,944 30	8,608,238 01
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,293,087 55	4,774,116 67	15,067,204 22
Cash deposited bearing interest,	256,033 14	218,018 64	474,051 78
Total amount due from the Banks,	55,167,403 67	*38,693,433 62	*93,860,837 29
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking houses,	2,784,792 08	778,990 44	3,563,782 52
Real Estate,	631,241 49	459,221 60	1,090,463 09
Bills of other Banks incorporated in this State,	4,392,125 42	484,482 29	4,876,607 71
Bills of other Banks incorporated elsewhere,	405,402 00	64,152 35	469,554 35

Balances due from other Banks, ...	2,844,478 96	3,821,933 19	6,666,412 15
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	44,109,363 72	33,062,715 31	77,172,079 03
Total amount of the Resources of the Banks, . .	55,167,403 67	† 38,671,495 18	† 93,838,898 85
Date, Rate, and amount of Dividends since the last Annual Returns, ...	Oct., 1851, 908,275 00 April, 1852, 953,500 00	Oct., 1851, 691,636 55 April, 1852, 694,362 12	Oct., 1851, 1,599,911 55 April, 1852, 1,647,862 12
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,988,664 58	1,191,373 32	3,180,037 90
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	228,870 31	293,153 54	522,023 85
Amount of Debts due and unpaid, and considered doubtful,	24,103 28	174,659 93	198,763 21

Average Dividends of thirty-two Banks in Boston, in October, 1851, a fraction over 3.71-100 per cent.; in April, 1852, a fraction over 3.89-100 per cent. Average dividends of one hundred and five Banks out of Boston, in October, 1851, a fraction over 3.94-100 per cent.; in April, 1852, a fraction over 3.76-100 per cent. Average Dividends of one hundred and thirty-seven Banks in and out of Boston, in October, 1851, a fraction over 3.80–100 per cent.; in April, 1852, a fraction over 3.84–100 per cent.

* The first seven items of these two totals fail of making the eighth, because of an error of ten cents in the Return of the Tradesman's Bank of Chelsea.

† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank of $21,938 44 of which it has been robbed.

REMARKS.

By acts of the General Court of 1851, the following Banks were authorized to make additions to their Capital Stock, which have been paid in, as follows; namely: —

Cochituate, in Boston, $100,000; of which was paid, February 16, 1852, $25,000; March 1, $25,000; April 12, $26,900; April 14, $23,100.

Granite, in Boston, $250,000; of which was paid, August 1, 1851, $150,000; April 12, 1852, $100,000.

Bay State, in Lawrence, $200,000; of which was paid, October 20, 1851, $100,000; April 26, 1852, $100,000.

Adams, in Adams, $50,000; of which was paid, July 1, 1851, $25,000; October 6, 1851, $10,000; April 5, 1852, $15,000.

Fall River, $50,000; paid July 7, 1852.

Barnstable, in Yarmouth, $100,000; paid October 1, 1851.

Agricultural, in Pittsfield, $50,000; paid January 1, 1852.

Several of the Banks made return of a dividend for October, 1852. The Abstract, having relation to the state of the Banks in September, takes no cognizance of such dividends.

In the return of the Cochituate Bank, no difference is made between bills in circulation of five dollars and upwards, and bills in circulation less than five dollars; and also no difference between bills of other banks incorporated in this State and elsewhere.

The Stockholders of the Manufacturer's Bank, Georgetown, (with the exception of one individual owning five shares,) have all received the par value of their stock; viz.: $100 per share. The surplus will be divided after the redemption of the small balance of outstanding bills. The bills are still redeemed at the Suffolk Bank.

It will be seen that the aggregate "Total amount due from the Banks," and "Total amount of the resources of the Banks," do not agree, by the sum of $21,938 44, which is a deficit in the account of the Blue Hill Bank. All the other Banks balanced on the face of the return; but examination detected an error of ten cents in the return of the Tradesman's Bank, of Chelsea, to which fact is chargeable the failure of the first seven items of the aggregate "Total amount due from the Banks," to make the eighth, or aggregated total.

TABLE,

Exhibiting the number of Banks in Massachusetts, the amount of Capital Stock paid in, of Bills in circulation, and of Specie on hand, for the year 1852, *as the same appear on the official returns.*

Year	No. of B'ks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1852	137	$43,270,500 00	$21,172,369 75	$3,563,782 52	$5.94 9-100 of pap. to 1 of sp.

TABLE,

Exhibiting the Capital of the Banks of Massachusetts, and the amount of their immediate liabilities, or Circulation and Deposits, and the Specie on hand, for the year 1852.

Year	Am't of Capital.	Bills in Circulation and Deposits.	Specie.	Proportion of Circulation and Deposits to Specie.
1852	$43,270,500 00	$36,239,573 97	$3,563,782 52	$10.16 8-10 (of circulation and deposits) to 1 of sp.

TABLE,

Showing the Increase since 1851, *of the number of Banks, Capital Stock, Bills in Circulation, Specie, and the Decrease of Bills to Specie.*

Year	No. of B'ks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1852	137	$43,270,500 00	$21,172,369 75	$3,563,782 52	$5.94 9-100 of pap. to 1 of sp.
1851	130	38,265,000 00	19,694,698 25	2,478,858 78	7.94 5-10 " " " 1 " "
	7	5,005,500 00	1,477,671 50	1,084,923 74	1.99 41 equiv. to 25.9-100 per c't.
	Increase.				Diminution.

TABLE,

Exhibiting the Condition of each Bank in Massachusetts, in regard to the Amount of Circulation, Amount of Specie in Banking House, Relative proportion of each; amount of immediate liabilities or Circulation and Deposits, not bearing interest, and the relative proportion of the same, to specie on hand, as shown by the Official Returns, made on the first Saturday of September, 1852.

NAME.	Amount of Circulation.	Amount of Specie.	Proportion of Circulation to Specie.	Amount of Circulation and Deposits.	Proportion of Circulation and Deposits to Specie.
Atlantic,	$307,108 00	$44,202 01	$6.94 7 of Cir. to 1 of Specie.	$602,625 77	$13.63 3 {of circulation and deposits} to 1 of sp.
Atlas,	221,716 00	24,893 53	8.90 6 " " "	463,016 67	18.59 9 " " "
Blackstone,	258,950 00	12,438 88	20.81 7 " " "	470,727 69	37.84 3 " " "
Boston,	251,936 00	86,909 28	2.70 8 " " "	758,318 00	8.72 5 " " "
Boylston,	217,291 00	16,548 71	13.13 0 " " "	473,327 68	28.60 2 " " "
City,	229,717 00	63,958 94	3.59 1 " " "	586,623 80	9.17 1 " " "
Cochituate,	199,328 00	4,725 27	42.18 3 " " "	258,615 85	54.73 0 " " "
Columbian,	101,490 00	24,859 57	4.08 2 " " "	308,494 07	12.40 9 " " "
Bank of Commerce,	619,760 00	519,028 67	1.19 4 " " "	1,550,334 05	2.98 6 " " "
Eagle,	160,548 00	52,306 94	3.06 9 " " "	523,546 25	10.00 9 " " "
Exchange,	425,582 00	160,471 81	2.65 2 " " "	815,485 24	5.08 1 " " "
Faneuil Hall,	304,256 00	38,515 74	7.89 9 " " "	583,543 09	15.15 0 " " "
Freeman's,	209,637 00	27,271 26	7.68 7 " " "	366,852 72	13.45 1 " " "
Globe,	168,356 00	111,562 50	1.50 8 " " "	494,369 02	4.43 1 " " "
Granite,	264,524 00	40,507 08	6.53 0 " " "	685,583 37	16.92 5 " " "
Grocers',	275,125 00	45,318 46	6.07 0 " " "	408,559 82	9.01 5 " " "
Hamilton,	276,497 00	40,955 49	6.74 9 " " "	529,380 75	12.92 5 " " "
Market,	173,466 00	51,753 34	3.35 1 " " "	484,194 57	9.35 5 " " "
Massachusetts,	172,621 00	57,464 14	3.00 3 " " "	469,989 57	8.17 8 " " "
Mechanics',	159,941 00	10,616 31	15.06 5 " " "	253,479 50	23.87 6 " " "

Merchants', . .	773,148 00	383,477 95	2.01 6 of Cir. to 1 of Specie.	1,863,241 40	4.85 8	of circulation and deposits, to 1 of sp.
New England, .	157,882 00	63,202 69	2.49 8 " " "	273,437 96	4.32 6	" " "
North, . .	209,975 00	21,317 17	9.85 0 " " "	498,922 63	23.40 4	" " "
North America, .	284,319 00	34,613 63	8.21 1 " " "	588,775 03	17.00 9	" " "
Shawmut, . .	177,543 00	50,197 80	3.53 6 " " "	443,944 10	8.84 3	" " "
Shoe & Lea. Deal.,	202,248 00	33,856 59	5.97 3 " " "	446,765 38	13.19 5	" " "
State, . . .	247,290 00	105,938 78	2.33 4 " " "	765,164 85	7.22 2	" " "
Suffolk, . .	295,848 00	427,159 53	0.69 2 " " "	458,243 84	1.07 2	" " "
Traders', . .	176,273 00	46,824 52	3.76 4 " " "	371,070 15	7.92 4	" " "
Tremont, . .	371,714 00	75,319 05	4.93 5 " " "	856,100 72	11.36 6	" " "
Union, . .	214,693 00	64,344 48	3.33 6 " " "	513,386 29	7.97 8	" " "
Washington, .	195,809 00	44,231 96	4.42 6 " " "	431,558 72	9.75 6	" " "
Totals, . .	8,304,591 00	2,784,792 08	2.98 1 " " "	18,597,678 55	6.67 8	" " "

COUNTRY BANKS.

Tradesman's, .	131,599 00	5,228 47	25.16 9 of Cir. to 1 of Specie.	202,145 58	38.66 2	of circulation and deposits, to 1 of sp.
Andover, . .	86,641 00	5,389 45	16.07 6 " " "	114,640 24	21.27 1	" " "
Beverly, . .	78,594 00	5,436 06	14.45 7 " " "	125,622 67	22.99 8	" " "
Danvers, . .	103,553 00	2,090 02	49.54 6 " " "	140,312 19	67.13 4	" " "
Village, . .	105,764 00	3,669 07	28.77 7 " " "	110,945 93	30.23 8	" " "
Warren, . .	99,086 50	7,353 41	13.47 4 " " "	160,690 64	21.77 0	" " "
Manufacturers', .	1,380 00	261 81	5.27 0 " " "	8,783 65	33.54 9	" " "
Gloucester, . .	149,519 00	6,035 04	24.77 5 " " "	197,798 87	32.77 5	" " "
Essex, . .	50,793 00	2,270 19	22.37 3 " " "	53,727 20	23.66 6	" " "
Haverhill, . .	62,442 00	4,312 19	14.48 0 " " "	74,287 14	17.06 4	" " "
Merrimac, . .	58,157 00	3,989 96	14.57 5 " " "	69,834 12	17.50 2	" " "
Union, . .	65,342 00	2,385 46	27.39 1 " " "	77,334 66	32.41 9	" " "
Bay State, . .	287,424 00	12,716 71	22.60 2 " " "	315,012 46	24.77 1	" " "

COUNTRY BANKS—Continued.

NAME.	Amount of Circulation.	Amount of Specie.	Proportion of Circulation to Specie.	Amount of Circulation and Deposits.	Proportion of Circulation and Deposits to Specie.
Leighton, . .	$103,881 00	$7,343 88	$14.14 5 of Cir. to 1 of Specie.	$137,067 35	$18.66 8 { of circulation and deposits, } to 1 of sp.
Lynn Mechanics',	137,572 00	7,367 63	18.67 2 " " "	195,520 21	26.53 7 " " " "
Grand, . .	75,877 00	4,029 41	18.83 0 " " "	92,883 98	23.05 1 " " " "
Marblehead, .	72,894 00	6,883 38	10.58 9 " " "	80,180 27	11.64 8 " " " "
Mechanics', .	93,784 50	11,212 26	8.36 4 " " "	130,204 89	11.61 2 " " " "
Merchants', . .	76,611 00	11,223 27	6.82 6 " " "	147,779 11	13.16 7 " " " "
Ocean, . .	113,404 00	7,627 53	14.86 7 " " "	179,488 49	23.53 1 " " " "
Rockport, . .	109,490 00	2,867 19	38.91 7 " " "	138,755 94	48.39 4 " " " "
Asiatic, . .	131,242 00	15,618 96	8.40 2 " " "	234,168 67	14.99 2 " " " "
Commercial, .	76,003 00	6,397 94	11.87 9 " " "	118,767 35	18.56 3 " " " "
Exchange, . .	72,810 00	6,410 85	11.35 7 " " "	105,747 35	16.49 5 " " " "
Mercantile, . .	51,455 00	4,205 39	12.21 1 " " "	136,996 58	32.57 6 " " " "
Merchants', . .	65,236 00	7,036 11	9.27 1 " " "	117,908 87	16.75 7 " " " "
Naumkeag, . .	136,868 00	21,270 37	6.43 4 " " "	329,195 91	15.47 6 " " " "
Salem, . .	50,503 00	3,562 51	14.20 4 " " "	108,459 82	30.44 4 " " " "
Powow River, .	110,977 00	6,072 97	18.27 3 " " "	121,457 24	19.99 9 " " " "
Brighton, . .	268,829 00	11,583 33	23.20 8 " " "	330,386 02	28.52 2 " " " "
Cambridge, . .	65,112 00	4,765 79	13.66 2 " " "	105,006 62	22.03 3 " " " "
Camb'ge Market,	97,870 00	4,256 02	22.99 5 " " "	105,075 69	24.68 8 " " " "
Charles River, .	82,452 00	14,627 59	5.63 6 " " "	133,736 53	9.14 2 " " " "
Bunker Hill, .	154,861 00	28,471 12	5.43 9 " " "	357,681 07	12.56 2 " " " "
Concord, . .	89,515 00	8,708 65	10.27 8 " " "	117,677 02	13.51 2 " " " "
Framingham, . .	120,207 00	6,087 20	19.74 7 " " "	146,512 09	24.06 8 " " " "
Appleton, . .	150,974 00	6,462 17	23.36 2 " " "	240,168 19	37.16 5 " " " "
Lowell, . .	131,516 00	3,190 17	41.22 5 " " "	184,762 33	57.91 6 " " " "
Prescott, . .	154,248 00	6,801 62	22.66 3 " " "	210,931 47	31.01 1 " " " "
Railroad, . .	384,614 00	10,280 55	37.41 1 " " "	414,633 82	40.33 1 " " " "

Malden,	83,823	00	3,364	70	24.91	2	of Cir. to	1	of Specie.	111,909	64	33.25	9	of circulation and deposits, to 1 of sp.
Newton,	114,096	00	5,994	69	19.03	2	"	"	"	143,446	55	23.92	9	" " "
Waltham,	94,272	00	5,540	98	17.01	3	"	"	"	112,817	23	20.36	0	" " "
Worcester Co.,	48,527	00	2,900	30	16.74	3	"	"	"	60,554	98	20.87	8	" " "
Fitchburg,	221,142	00	13,404	47	16.49	7	"	"	"	252,295	46	18.82	1	" " "
Rollstone,	186,300	00	8,024	78	23.21	5	"	"	"	202,631	61	25.24	9	" " "
Lancaster,	168,142	00	5,615	83	29.94	0	"	"	"	176,538	89	31.43	5	" " "
Leicester,	109,188	00	4,246	90	25.71	0	"	"	"	132,490	71	31.19	6	" " "
Milford,	145,034	00	4,349	34	33.34	6	"	"	"	154,939	22	35.61	1	" " "
Millbury,	43,873	00	2,612	62	16.79	2	"	"	"	59,205	53	22.66	1	" " "
Oxford,	83,327	25	1,979	77	42.08	9	"	"	"	94,948	90	47.95	9	" " "
Southbridge,	95,214	00	4,743	49	20.07	2	"	"	"	100,854	37	21.26	1	" " "
Blackstone,	62,004	25	4,324	25	14.33	8	"	"	"	72,898	51	16.85	7	" " "
Central,	91,952	00	10,022	48	9.17	4	"	"	"	135,692	51	13.53	8	" " "
Citizens',	95,265	00	10,412	95	9.14	8	"	"	"	153,210	33	14.71	3	" " "
Mechanics',	212,208	00	17,144	05	12.37	7	"	"	"	289,407	52	16.88	0	" " "
Quinsigamond,	97,022	00	9,222	12	10.52	1	"	"	"	141,756	06	15.37	1	" " "
Worcester,	149,387	00	12,185	60	12.25	9	"	"	"	276,096	04	22.65	7	" " "
Holyoke,	246,723	00	5,248	14	47.01	1	"	"	"	294,797	00	56.17	1	" " "
Northampton,	191,731	00	8,029	92	23.87	7	"	"	"	226,127	26	28.16	0	" " "
Hampshire Manf's,	227,105	00	10,587	26	21.45	0	"	"	"	232,407	56	21.95	1	" " "
Franklin County,	163,737	00	5,433	73	30.13	3	"	"	"	200,930	10	36.97	8	" " "
Greenfield,	131,500	00	8,557	56	15.36	6	"	"	"	158,069	33	18.47	1	" " "
Cabot,	68,053	00	5,240	17	12.98	6	"	"	"	91,820	67	17.52	2	" " "
Hadley Falls,	86,954	00	5,201	15	16.71	8	"	"	"	94,783	62	18.22	3	" " "
Agawam,	217,073	00	11,263	89	19.27	1	"	"	"	279,667	93	24.82	8	" " "
Chicopee,	196,756	00	11,912	95	16.51	6	"	"	"	253 983	51	21.31	9	" " "
John Hancock,	81,769	00	10,456	18	7.82	0	"	"	"	141,566	30	13 53	9	" " "
Springfield,	171,815	00	13 024	35	13.19	1	"	"	"	219,756	59	16.88	0	" " "
Western,	228,070	00	8,662	82	26.51	1	"	"	"	247,471	23	28.76	6	" " "
Hampden,	107,049	00	5,453	52	19.62	9	"	"	"	120,717	60	22.13	5	" " "
Westfield,	78,561	00	3,395	84	23.13	4	"	"	"	88,766	87	26.13	9	" " "
Adams,	133,460	00	6,660	20	20.03	8	"	"	"	161,031	66	24.17	8	" " "

COUNTRY BANKS—Continued.

NAME.	Amount of Circulation.	Amount of Specie.	Proportion of Circulation to Specie.	Amount of Circulation and Deposits.	Proportion of Circulation and Deposits to Specie.
Mahaiwe, . .	$120,242 00	$6,662 10	$18.04 8 of Cir. to 1 of Specie.	$148,109 71	$22.23 1 { of circulation and deposits, } to 1 of sp.
Lee, . . .	173,678 00	6,117 37	28.39 0 " " "	186,811 03	30.53 7 " " "
Agricultural, .	189,039 00	7,592 68	24.89 7 " " "	253,637 63	33.40 5 " " "
Housatonic, .	119,514 00	5,231 79	22.84 3 " " "	140,159 43	26.78 9 " " "
Neponset, . .	115,024 00	3,763 17	30.56 5 " " "	133,843 07	35.56 6 " " "
Dedham, . .	125,689 00	18,994 31	6.61 7 " " "	193,350 51	10.17 9 " " "
Blue Hill, . .	81,556 00	5,329 84	15.30 1 " " "	128,060 44	24.02 7 " " "
Mattapan, . .	99,770 00	5,578 34	17.88 5 " " "	114,050 74	20.44 5 " " "
Quincy Stone, .	73,832 00	7,098 32	10.40 1 " " "	115,980 98	16.33 9 " " "
Randolph, . .	100,560 00	7,456 40	13.48 6 " " "	135,580 21	18.18 3 " " "
People's, Roxbury,	97,924 00	12,634 62	7.75 0 " " "	171,926 24	13.60 7 " " "
Union, of W. & B.,	117,160 00	4,853 46	24.13 9 " " "	136,343 89	28.09 2 " " "
Wrentham, . .	91,423 00	4,920 50	18.57 9 " " "	99,149 53	20.15 0 " " "
Attleborough, . .	48,421 00	2,895 66	16.72 1 " " "	74,290 40	25.65 5 " " "
Fairhaven, . .	73,748 25	11,579 40	6.36 9 " " "	161,885 42	13.98 0 " " "
Fall River, . .	132,038 00	13,605 19	9.70 4 " " "	214,173 28	15.74 2 " " "
Massasoit, . .	62,021 00	10,468 23	5.92 4 " " "	104,006 01	9.93 9 " " "
Bedford Comercial	231,964 00	12,137 56	19.11 1 " " "	339,173 70	27.94 4 " " "
Marine, . .	244,559 00	14,422 88	16.95 6 " " "	385,949 93	26.75 9 " " "
Mechanics', .	99,641 00	5,715 86	17.43 2 " " "	167,426 13	29.29 1 " " "
Merchants', . .	334,208 00	14,504 36	23.04 1 " " "	508,122 87	35.03 3 " " "
Bristol County, .	155,512 00	2,421 17	64.23 0 " " "	219,196 69	90.53 3 " " "
Machinists', .	78,617 00	3,147 54	24.97 7 " " "	104,619 74	33.21 6 " " "
Taunton, . .	121,104 00	5,164 64	23.44 8 " " "	207,358 80	40.14 9 " " "
Abington, . .	113,074 00	4,625 85	24.44 3 " " "	131,852 86	28.50 3 " " "
Hingham, . .	85,121 00	6,191 03	13.74 9 " " "	124,721 30	20.14 5 " " "
Old Colony, .	84,298 00	3,438 29	24.51 7 " " "	121,692 38	35.39 3 " " "

Plymouth, . .	121,492 00	7,594 12	15.99 8 of Cir. to 1 of Specie.	146,582 10	19.30 2 { of circulation and deposits, } to 1 of sp.
Wareham, . .	81,645 00	2,664 11	30.64 6 " " "	116,173 41	43.60 6 " " "
Falmouth, . .	75,608 00	2,659 07	28.43 7 " " "	81,318 52	30.58 1 " " "
Barnstable, . .	198,347 00	6,395 68	31.01 2 " " "	213,704 54	33.41 3 " " "
Pacific, . .	130,717 00	12,468 17	10.48 4 " " "	407,931 38	32.71 7 " " "
Country Banks, .	12,867,778 75	778,990 44	16.53 1 " " "	17,641,895 42	22.64 7 " " "
City Banks, . .	8,304,591 00	2,784,792 08	2.98 1 " " "	18,597,678 55	6.67 8 " " "
Total, 137 B'ks,	21,172,369 75	3,563,782 52	5.94 0 " " "	36,239,573 97	10.16 8 " " "

AGGREGATE.

Total amount of Circulation of the Boston Banks,	$8,304,591 00
" " " " and Deposits of the Boston Banks,	18,597,678 55
" " " Specie of the Boston Banks,	2,784,792 08

Proportion of Circulation to Specie of the Boston Banks, is $2.98 1 of Circulation to 1 of Specie.

Proporton of Circulation and Deposits to Specie of the Boston Banks, is $6.67 8 of Circulation and Deposits, to 1 of Specie.

Total amount of Circulation of the Country Banks,	12,867,778 75
" " " " and Deposits of the Country Banks,	17,641,895 42
" " " Specie of the Country Banks,	778,990 44

Proportion of Circulation to Specie of the Country Banks, is $16.51 8 of Circulation to 1 of Specie.

" " " and Deposits to Specie of the Country Banks, is $22.64 7 of Circulation and Deposits to 1 of Specie.

Total amount of Circulation of all the Banks in Massachusetts,	21,172,369 75
" " " " and Deposits of all the Banks in Massachusetts,	36,239,573 97
" " " Specie of all the Banks in Massachusetts,	3,563,782 46

Proportion of Circulation to Specie of all the Banks in Massachusetts, is $5.94 0 of Circulation to 1 of Specie.

" " " and Deposits to Specie of all the Banks in Mass., is $10.16 8 of Circ. and Dep. to 1 of Specie.

Average per cent. of Circulation to Specie of City Banks, is $6.86 6 of Circulation to 1 of Specie.

" " " " " " " " Country Banks, is $19.43 5 of Circulation to 1 of Specie.

" " " " " " " " all the Banks, is $16.49 9 " " " 1 " "

MAY 31 '39 W.P.A.